

# Preferred Package Coverage

We offer comprehensive coverage that owners and managers of mid- to large-sized properties need.



## Our Focus

property owners and managers



## Property Capacity

up to \$200 million location TIV



## A.M. Best Rating

A- (Excellent) XV (\$2 billion or greater)

## Preferred Classes of Business

- Condominiums and Cooperatives
- Office Buildings
- Apartment Buildings – Including pools, saunas, lounge areas, coffee bars, bark parks, exercise rooms, etc.
- Retail Centers

## Preferred Property Risk Characteristics

- Fully protected with automatic sprinklers, non-combustible or better construction, with monitored alarms up to \$200,000,000 location TIV
- High-rise buildings up to 40 stories
- Building age or updates within 25 years

## Flexible Payment Options and Plans

- Easy Pay
- Pay-As-You-Owe® (PAYO®)
- AutoPay - direct debit/EFT
- Credit card - online or by phone
- Check - pay by mail, online or by phone
- Flexible payment plans - please contact your sales representative or customer service at 877.528.7878

## Commercial Property Coverage

- Flexible and broad coverage and limit options for Building, Business Personal Property and Business Income
- Available on a package or monoline basis
- Equipment Breakdown is included

## Targeted Workers' Compensation Classes

Our extensive workers' compensation appetite makes us an ideal fit for a vast number of small businesses. Here is a closer look at some of the classes we target for workers' compensation coverage.

## Property Expanded Coverage Endorsement

The Platinum Preferred Risk form provides 34 additional or enhanced coverages and limits, plus an additional 11 business income coverages and limits such as:

- Newly Acquired or Constructed Property – \$2,000,000 Building/\$1,000,000 Contents up to 180 days
- Ordinance or Law Coverages B and C – up to \$10,000,000
- Debris Removal – \$2,500,000
- Sewer, Drain or Sump Discharge – \$250,000
- Water Seepage – \$25,000
- Fungus, Wet Rot or Dry Rot – \$100,000
- Tenant's Liability for Damaged Property – \$25,000
- Fine Arts – \$100,000
- Business Personal Property – Expanded Premises (1,000 feet)
- Business Income/Loss of Rents Expanded Coverage Option
- Extended Business Income/Loss of Rents – 365 days
- Dependent Properties – \$250,000
- Spoilage – \$50,000

## Optional Property Coverage

- Identity Recovery
- Flood – up to \$10,000,000 in lower hazard flood zones
- Earthquake – up to \$10,000,000 in lower hazard earthquake zones
- EQSL – up to \$10,000,000 in any earthquake zone